

PERSONAL LOAN

APPLICATION INSTRUCTIONS



ACN 113 695 453
www.centeronefinance.com.au
info@centeronefinance.com.au

P: 1300 732 520
F: 1300 308 041
PO Box 7543
East Brisbane
QLD 4169

Australian Credit Licence No.: 386366

Dear Applicant,

Thankyou for your interest in using Center One Finance as your finance provider. In order to get the loan process started please complete the attached application form and supply all documentation as noted on page 8. In most cases we are able to supply a solid answer to your application within approximately two business days. Please allow at least two days before contacting Center One Finance about your application status (however you are welcome to initially confirm our receipt of your application).

NOTE: Australian law now requires that all finance providers verify the identity of the borrower. Therefore it is mandatory that you provide a certified copy of your photo ID and other items which make up your 100 points of ID to satisfy these legal requirements. It is not necessary to provide this up front however, and you may wait to do so if your loan has been approved.

NOTE 2: If you are married, or are using security which is registered in multiple names, we may requested that your partner or other person be on the loan with you.

NOTE 3: If you require a loan for commercial purposes please do not complete this form. Please ask Center One Finance for a Commercial Finance application form.

You may send your application to us via mail, fax or email (email is our preferred option if possible).

If you would like to reconfirm that you qualify to submit an application with Center One Finance, please go to our website at www.centeronefinance.com.au and complete the short *Do I Qualify* web form on the *APPLY NOW* page.

A Credit Guide can be viewed from page 9 onwards, and a formal credit guide can also be obtained by contacting us directly. Should you have any further queries on the application process, please feel free to contact client services on **1300 732 520** or via email.

Kind regards,

Client Services
Center One Finance

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1. BROKER DETAILS *If you are NOT using a broker, please tick this box and move on to section 2*

Broker and Business Name

Phone Work Mobile

Email

Australia Credit Licence Number COF Broker Ref No.

2. APPLICANT DETAILS *(please write clearly)*

	<u>Applicant 1</u>	<u>Applicant 2</u>
Title	_____	_____
Surname	_____	_____
First & Given Names	_____	_____
Date of Birth	_____	_____
Home Phone	_____	_____
Mobile	_____	_____
Work Phone	_____	_____
Email Address	_____	_____
Drivers Licence Number	_____	_____
Dependent Children	_____	_____
Marital Status	_____	_____
Australian Citizen	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

3. RESIDENTIAL DETAILS *(NOTE: we may contact your landlord to verify residence)*

Current Street Address	_____	_____
Suburb and Post Code	_____	_____
Do you	OWN <input type="checkbox"/> RENT <input type="checkbox"/>	OWN <input type="checkbox"/> RENT <input type="checkbox"/>
Length of Time Lived There	_____	_____
Landlord or Mortgage Provider	_____	_____
Contact Phone of Landlord	_____	_____
Previous Street Address	_____	_____
Suburb and Post Code	_____	_____
Length of Time Lived There	_____	_____
Did you	OWN <input type="checkbox"/> RENT <input type="checkbox"/>	OWN <input type="checkbox"/> RENT <input type="checkbox"/>
How many residences in last 2 yrs	_____	_____

4. EMPLOYMENT DETAILS *(NOTE: we may contact your employer to verify work)*

Employment Status	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Self Emp. <input type="checkbox"/>	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Self Emp. <input type="checkbox"/>
Employer Name	_____	_____
Tel number	_____	_____
Employer Street Address	_____	_____
Suburb & Post Code	_____	_____
Time with Employer	_____	_____
Occupation	_____	_____
Contact Person	_____	_____
How many employers in last 2 yrs	_____	_____
Occupation at each previous place (not including current job)	_____	_____
	_____	_____

5. BANK DETAILS

Number of Accounts Held?	_____	_____
1. Account Name	_____	_____
Bank	_____	_____
Branch	_____	_____
Account Number	_____	_____
BSB Number	_____	_____
2. Account Name	_____	_____
Bank	_____	_____
Branch	_____	_____
Account Number	_____	_____
BSB Number	_____	_____

6. REQUIREMENTS & OBJECTIVES *(must be fully completed)*

- Purpose of Loan (please be specific) : _____

- Preferred Period Loan is Required For* : _____

(if unsure please contact Center One Finance to discuss suitable loan terms available to you, as some limitations may apply)*

- Please List Any Product Features Sought^ : _____

(^ Center One Finance offers one personal loan type, please contact us directly for the features of this loan if you are unsure)

- Loan Amount Requested : \$ _____

(plus) Broker Fee* (GST incl.) : \$ _____ (if applicable)

- Total Financed :

Applicant Note 1: Center One Finance may charge up to the max rate allowable under Federal and State Acts and Regulations. All loans will attract a setup/establishment fee only if approved and settled. No other fees are charged for regulated personal loans by Center One Finance (however broker fees may be charged) . **Please initial to acknowledge:**

7. SECURITY OFFERED (mandatory) (must be registered and unencumbered)

1. Vehicle Make : Model : Year :
 Engine Number : VIN Number :
 Registration # : State of Rego : Mileage :
 Body Type : Engine Type : Vehicle under finance : YES NO
 Automatic or Manual : Registered in your name only : YES NO

2. Vehicle Make : Model : Year :
 Engine Number : VIN Number :
 Registration # : State of Rego : Mileage :
 Body Type : Engine Type : Vehicle under finance : YES NO
 Automatic or Manual : Registered in your name only : YES NO

3. Other (For example a boat, earth moving equipment, etc)

8. INCOME & EXPENSES (Select weekly, fortnightly or monthly income & expenses cycle)

<u>INCOME</u>	<u>Income Cycle</u>			<u>Income Cycle</u>		
	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>
Income Payment Cycle						
Net Income from wages	\$	_____		\$	_____	
Other Income: Amount / Details	\$	_____		\$	_____	
Total Net Income	\$	_____		\$	_____	
<u>EXPENSES</u>	(Apply the same cycle as above)			(Apply the same cycle as above)		
Rent / Mortgage (s)	\$	_____		\$	_____	
Vehicle/Boat Repayment 1	\$	_____		\$	_____	
Vehicle/Boat Repayment 2	\$	_____		\$	_____	
Other Loan Repayment 1	\$	_____		\$	_____	
Other Loan Repayment 2	\$	_____		\$	_____	
Utilities / Gas / Electricity	\$	_____		\$	_____	
Landline Telephone	\$	_____		\$	_____	
Mobile Phone	\$	_____		\$	_____	
Food & Groceries	\$	_____		\$	_____	
Entertainment / Eating Out	\$	_____		\$	_____	
Children Expenses	\$	_____		\$	_____	
Petrol / Fuel	\$	_____		\$	_____	
Insurances	\$	_____		\$	_____	
Cigarettes / Alcohol	\$	_____		\$	_____	
Chrisco or Similar Expenses	\$	_____		\$	_____	
Other 1 / Details	\$	_____		\$	_____	
Other 2 / Details	\$	_____		\$	_____	
TOTAL EXPENSES	\$	_____		\$	_____	
TOTAL SURPLUS	\$	_____		\$	_____	

continued over...

section 8 continued...

If you are self-employed, and derive your income from your business, please complete the following:

	<u>Applicant 1</u>	<u>Applicant 2</u>
Name of Business	_____	_____
ABN	_____	_____
Industry of Operation	_____	_____
Sole Trader, Company or other. .	_____	_____
Years Under Your Management.	_____	_____

9. ASSETS & LIABILITIES

	<u>Value</u>	<u>Value</u>
<u>ASSETS</u>		
Property 1	\$ _____	\$ _____
Property 2	\$ _____	\$ _____
Vehicle 1	\$ _____	\$ _____
Vehicle 2	\$ _____	\$ _____
Other	\$ _____	\$ _____
Other	\$ _____	\$ _____
	<u>Value</u> <u>Finance Provider</u>	<u>Value</u> <u>Finance Provider</u>
<u>LIABILITIES</u>		
Mortgage 1	\$ _____ / _____	\$ _____ / _____
Mortgage 2	\$ _____ / _____	\$ _____ / _____
Vehicle 1	\$ _____ / _____	\$ _____ / _____
Vehicle 2	\$ _____ / _____	\$ _____ / _____
Credit Card 1	\$ _____ / _____	\$ _____ / _____
Credit Card 2	\$ _____ / _____	\$ _____ / _____
Personal Loan 1	\$ _____ / _____	\$ _____ / _____
Personal Loan 2	\$ _____ / _____	\$ _____ / _____
Other	\$ _____ / _____	\$ _____ / _____

10. References (only individuals NOT living with you – NOTE: we may contact your references)

Full Name	_____	_____
Street Address & Suburb	_____	_____
Relationship to You	_____	_____
Landline Telephone	_____	_____
Mobile Phone	_____	_____
Full Name	_____	_____
Street Address & Suburb	_____	_____
Relationship to You	_____	_____
Landline Telephone	_____	_____
Mobile Phone	_____	_____

11. CONSENT & PRIVACY ACT INFORMATION

Center One Finance is committed to protecting the privacy of your personal information. We are bound by and comply with the National Privacy principles contained within the Privacy Act 1988 (Cth), the Privacy Amendment (Private Sector) Act 2000 (Cth) and the obligations set out in Part 13 of the Telecommunications Act 1997 (Cth).

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT

We hold your personal information to establish your credit worthiness, both initially and ongoing, to communicate with you in regard to the status of your loan application, your loan(s), to satisfy and where necessary, to support our statutory obligations in regard to verifying your identity and for our own administrative and marketing purposes.

Information may be given before, during or after the provision of credit to you. So that you know what kind of information is used and how we use it, we require you to sign your agreement to our gathering and using some of the information you give us. Please read it carefully before signing. Where there is more than one borrower, or you are a guarantor, each of you must sign.

1. Giving Information to a Credit Reporting Agency

Center One Finance has informed me that it may give certain personal or commercial information about me/us to a credit reporting agency in connection with my/our application for a finance product.

2. Accessing Credit Information

I/we agree that Center One Finance may obtain information about me/us from a business which provides information about the credit worthiness of persons and businesses for the purpose of assessing my/our application for consumer credit or commercial credit; and I/we agree that Center One Finance may obtain a credit report containing information about me/us from a credit reporting agency for the purpose of assisting my/our application for credit; and

3. Exchanging Credit Worthiness Information

I/we agree that Center One Finance may exchange information with any other credit provider upon request or named in a credit report or issued by a credit reporting agency for the following purposes:

- To assess an application by me/us for credit or to which we are a party;
- To notify other credit providers of a default by me/us;
- To exchange information with other credit providers as to the status of this or any other loan you may have with us or with any other credit provider, including but not limited to, information as to current balances, credit limits, arrears and defaults; or
- To assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988 (Cth).

4. Agreement to us being given a consumer credit and/or commercial credit report by a credit reporting agency to assess a guarantor

In the event that we ask you to be a guarantor to a loan, I/we agree that Center One Finance may obtain from a credit reporting agency a consumer credit and/or commercial credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrowers(s).

I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrowers(s) application ceases.

5. Agreement to us as a credit provider disclosing a report including a consumer credit and/or commercial credit report to a potential or existing guarantor

I/we agree that Center One Finance may give to a person who is currently a guarantor, or to whom I/we indicate is considering becoming a guarantor, a credit report containing information about me/us for the purpose of the prospective guarantor deciding whether to act as a guarantor, or to keep the current guarantor informed about the guarantee.

I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act 1988, and includes a credit report.

This means that Center One Finance may therefore give information about you to a credit reporting agency, for the following purposes:

- To obtain a consumer credit report about you; and
- To obtain a commercial credit report about you or your business where you have applied for commercial credit; and
- To allow the credit reporting agency to create or maintain a credit information file containing information about you or your business.

Where this information relates to you personally, it is limited to:

- Identify particulars. This is your name, sex, address (and the previous two addresses), telephone number (including your mobile number), date of birth, name, telephone number and address of employer, and your driver's licence or passport number; and
- Your application for credit. This is confirmation that you have applied for credit and the amount; and
- In order for the other credit providers to comply with statutory responsible lending requirements, the fact that we have granted you credit, the amount of such credit, or where not all of it has been drawn, the amounts of credit drawn down and undrawn; and
- The fact that Center One Finance is a current credit provider to you; and
- Details of loan repayments which are overdue by more than 60 days, and for which debt collection action has been started; and
- Advice that your loan repayments are no longer overdue in respect of any default that has been listed; and
- Any information that may establish or support our opinion that you gave us fraudulent or misleading information. This may include an intention not to comply with your credit obligation; and
- Details of dishonoured cheques or payments drawn by you that have been dishonoured more than once; and
- That the credit provided to you by Center One Finance has been paid or otherwise discharged to our satisfaction.

6. Agreement to use information for marketing purposes

I/we agree that Center One Finance may use mu/our personal details for marketing purposes to me/us, including but not

Client Signature(s) X

limited to making further offers of credit to me/us at any future date.

7. Agreement for others to use the information

We will not supply personal information about you to another party except:

- To those that we engage, including their authorised agents, to provide administration, reporting, payment and debt recovery processes. These agencies, who may include suppliers of software, payment processing, associated legal proceedings and debt collections services, do **not** have any right to use the personally identifiable information we provide to them beyond that which is absolutely necessary to assist us at that time.
- To government departments and agencies where we have a legal obligation to disclose your personal information, but only to the extent required. In addition, our software supplier may include some of your personal details such as occupation, age, suburb or postcode or payment default history but no specific personal information that could identify you in providing us with non-personalised reporting that assists us in making appropriate credit decisions.

You can request us to provide you with the details of the personal information we hold and may disclose or use. Requests for access to this information **must be in writing** either by email, facsimile or to PO Box 7543, East Brisbane QLD 4169. We will correct any erroneous information where you can show us it is incorrect.

*By signing below I/We confirm that this application has been completed accurately and honestly and without any fraudulent information provided. I/We also confirm that this applies to any and all documentation supplied in relation to this application.

*I/we understand that if a broker or referrer fee is being charged (i.e. my broker invoice made out to me/us) then I/we have the choice of it to be financed into my/our loan and paid on my/our behalf, or paid up front by myself/ourselves. (If you do not advise Center One Finance of your choice the broker fee will be financed into your loan, and advice of this will be included in your contract documents.)

*I/we confirm that Center One Finance may contact my employer or landlord to confirm my position and work arrangement, and residence.

*I/we understand and allow Center One Finance, should I/we receive a loan, to note Center One Finance as a current credit provider on my credit file that is held by a credit reporting agency. I/we further understand and allow that a credit reporting agency may provide Center One Finance with information relating changes to my credit file, as supplied by the credit reporting agency, which include adverse entries of any nature, and changes to my personal details listed with the Credit Reporting Agency, for as long as I/we remain indebted to Center One Finance.

*I/we confirm that we have read the Important Information, Credit Guide and Disclaimer section of the application on page 9.

How did you hear about us? Please be as specific as possible:

Applicant 1

Applicant 2

Signature :

Signature :

Name :

Name :

Date :

Date :

Witness (mandatory)

Witness (mandatory)

Signature :

Signature :

Name :

Name :

Address :

Address :

.....

.....

Telephone :

Telephone :

Please ensure you have also signed the previous page, and return it with the remaining document.

THANK YOU FOR CHOOSING CENTER ONE FINANCE

DOCUMENTS REQUIRED LIST



For a full approval all documentation listed below must be supplied.

- Fully completed application
- THREE** (3) months of Bank Statements for all accounts held (including Credit Card Statements)
- THREE** (3) months of Credit Card Statements, for all cards held
- THREE** (3) payslips (*we may contact your employer to verify work*)
- 100 Points of Certified ID (see details at bottom of page – must include
MEDICARE CARD or BIRTH CERTIFICATE)
- A recent utilities bill, showing current address
- Residential Rates Notice or Rental Lease Agreement (*we may contact your landlord to verify residence*)
- NOTE** – if you are requesting this loan to consolidate other loans and/or bills, you must provide:
 - The **balance** of ALL loans or bills you currently have (*normally all loans must be consolidated*)
 - The **interest rate** of ALL loans you currently have
 - The **repayments** of ALL loans you currently have

Security documents required (security is mandatory):

- Current Vehicle Registration Certificate (**NOT REGISTRATION RENEWAL NOTICE IF IN QLD**) plus
- Official receipt from purchase of vehicle (if available) plus
- Colour photos of rego sticker on vehicle, front, rear, both sides and one internal of vehicle/s can be:
 - 1) emailed digital camera photos to info@centeronefinance.com.au (*preferred when possible*)
 - 2) messaged from mobile phone camera to 0425 88 22 59
 - 3) mail photos to PO Box 7543 . East Brisbane . QLD . 4169

To avoid delays please ensure all documents are provided with your application.

100 POINTS OF I.D : JP certified ID required from all applicants for final processing. Please choose from the list below, and tick for applicant 1 and 2.

70 Points	45 Points	25 Points
Applicant : 1 2 <input type="checkbox"/> <input type="checkbox"/> Birth Certificate <input type="checkbox"/> <input type="checkbox"/> Passport <input type="checkbox"/> <input type="checkbox"/> Citizenship Certificate	Applicant : 1 2 <input type="checkbox"/> <input type="checkbox"/> Drivers Licence (both sides) <input type="checkbox"/> <input type="checkbox"/> Social Security ID	Applicant : 1 2 <input type="checkbox"/> <input type="checkbox"/> ATM Card <input type="checkbox"/> <input type="checkbox"/> Credit Card <input type="checkbox"/> <input type="checkbox"/> Medicare Card <input type="checkbox"/> <input type="checkbox"/> Council Rates Notice <input type="checkbox"/> <input type="checkbox"/> Utilities Bill (e.g. gas, elec.) <i>*Your name on two cards from different banks score 25 points each, two from the same bank only score 25 points in total.</i>

Important Information and Credit Guide for Clients

Center One Finance (COF) operates in the consumer and commercial short-term finance market, offering a single P&I style loan product (we are not brokers and do not have a range of loan options). Our product terms differ from mainstream lenders in various ways, including duration, fees and cost of funds. Details of our loan terms and repayments can be obtained by simply contacting our office via phone, mail, fax or email. We are fully compliant with National Credit Services regulations and adhere to all obligations we have under these laws. Our Australian Credit Licence number is **386366**. Our contact phone number is **1300 732 520**.

A credit guide is required by law to be supplied to all clients with settled loans. It acknowledges your right to ask us about any assessment we may make, our financial services and where appropriate, the recommendation of using one loan product over another. In the unlikely event you may be dissatisfied with what we do or have done, this guide also provides direction on what you need to do to remedy your dissatisfaction.

Before we can recommend any financial product to you, the law require that we make an assessment of your current financial situation and objectives to ensure any loan product we may offer meets your needs. To do this, we will make reasonable enquiries and ask you to provide verifiable information directly or, where we deem it appropriate, we may obtain it from others whom we may contact. Some of these steps may be required by law.

Please note that we will not allow you to enter into a loan contract or increase a credit limit on any existing loan contract if:

- A) it is likely you could not fulfil, or only do so with substantial hardship, your financial obligations to us under the contract; or
- B) you could only meet your financial obligations to us by selling your family's main home; or
- C) the loan contract will not meet your requirements or objectives; or
- D) any regulation under the National Consumer Credit Protection Act 2009 (Cth) prohibits us from doing so.

Should you want a written copy of our assessment, free of any charge, you may ask us to provide it*:

- A) before you either enter into a loan contract or we increase your credit limit on any existing loan contract you may have with us; or
- B) at any time up to seven (7) years from the date you signed the contract or obtained the credit limit increase on a particular loan contract with us.

The law imposes time limits on us giving you this information. We have seven (7) business days from when you make your request to supply it if your enquiry is made within two (2) years of the date you entered into the loan contract, otherwise we have twenty one (21) business days to do so. If we have bought your debt from your original credit provider, we have an additional eight (8) and four (4) days to comply.

***Note:** we are not obliged to give you a copy of the assessment where we do not provide you with the loan or increase the credit limit.

COF aims to provide a suitable loan product to best meet selected applicants' needs and COF relies on the applicants honesty and truthfulness of application to do so. The setup and ongoing costs involved over the full term of the loan are for the applicants' personal consideration. They must be considered by

the applicant in making this application and before proceeding with a loan, to ensure, in joint consultation with COF where required, that the loan is not unsuitable for the clients' needs and objectives.

Disclaimer

Information and material on the Center One Finance (COF) website or company documentation may contain inaccuracies and/or typographical errors. COF has taken all efforts to ensure accuracy of the content, however COF does not warrant the accuracy of the materials. You agree that it shall be your sole risk should you choose to rely on material presented in this website or company documentation. COF reserves the right to correct any inaccuracies, omissions or typographical errors in company material.

COF does not provide financial advice, and the material contained in the website and documentation used by COF is for informational purposes only. **Before using any products or services of COF, we recommend that you seek advice and guidance from you accountant, solicitor and/or financial advisor.**

Comparison Rate Schedule : Center One Finance			
Amount	Term	Annual Rate	Comparison Rate
\$5,000	2 Yrs	48 max	48 max
\$10,000	3 Yrs	48 max	48 max
\$15,000	4 Yrs	48 max	48 max

Warning: This comparison rate applies only to the example give. Different amounts and terms will result in different comparison rates. Costs such as redraw fees and early repayments fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Note: all loans are secured.

Complaints and Dispute Resolution Guide

We do our best to provide a high level of service, but sometimes you may feel an issue has not been resolved to your satisfaction.

Please personally field all of your concerns directly to Center One Finance initially, however we also have a secondary free complaints and dispute resolution procedure that you can use.

What is a complaint?

A complaint is an expression of dissatisfaction made to us, related to our products, or the complaints-handling process itself, where a response or resolution is expected.

What is a dispute?

A dispute arises where a customer does not accept our response to their complaint.

How the procedure works

Step 1 How to make a complaint

In most cases your complaint can be settled to your satisfaction simply by making us aware of it.

You can raise these complaints with our staff in person or by telephone or in writing by letter, fax, memo, e-mail etc.

If the staff customer is unable by reasons of authority or experience to handle the matter they will refer your complaint to a more senior or experienced person. At this stage, in most cases your complaint will be dealt with promptly and to your satisfaction and you will not need additional assistance.

Step 2 Recording your complaint

All complaints and disputes will be recorded in our Complaints Register. Where a complaint cannot be resolved to your satisfaction immediately, you might have to answer some questions and complete a complaint form so that our management can properly investigate the complaint. If you need assistance completing the form, our staff can help you. When receiving a verbal complaint, the staff customer will complete the details of the complaint in the register on your behalf. The staff customer will then read the entry in the register to you and ask you to confirm that it is accurate.

Step 3 Notification

Where the staff member cannot immediately settle the complaint we will acknowledge receipt of it to you in writing within 2 working days. We will also advise you in writing of the procedures for investigating and handling your complaint.

Step 4 Investigation

Your dispute will then be fully investigated by our complaints officer and a decision made on the matter. You can contact our complaints officer as follows:

Name: c/o Center One Finance
Coordinator
Address: PO Box 7543, East Brisbane QLD
4169
Phone: 1300 732 520 (*local call cost only*)
Fax: 1300 308 041 (*local call cost only*)
Email: info@centeronefinance.com.au

Step 5 How you will be informed of the outcome

In most cases we will tell you the outcome in writing within five working days. Should there be exceptional circumstances causing a delay we will advise you. But, even in the most complex matters, the dispute should be resolved in a maximum of twenty one working days.

Step 6 External dispute resolution

If you are still not satisfied and feel you have exhausted all avenues of our internal dispute resolution system, you can go to our free external dispute resolution scheme. We are a member of

the Credit Ombudsman Service Limited (**COSL**). COSL is an external dispute resolution scheme approved by ASIC.

Here are the contact details for COSL:

Credit Ombudsman Service Ltd
Phone: 1800 138 422 or 02 9273 8400
Mobile: info@cosl.com.au
Fax: 02 9273 8440
Post: PO Box A252 Sydney South
NSW 1235
Website: www.creditombudsman.com.au

If your dispute involves privacy issues and has not been resolved to your satisfaction, you will be referred to the Privacy Commissioner. Here are the contact details for the Privacy Commissioner:

Privacy Commissioner
Phone: 1300 363 992
TTY: 1800 620 241 (this number is dedicated for the hearing impaired only, no voice calls)
TIS: Translating and Interpreting Service: 131 450
Post: GPO Box 5218 Sydney NSW 2001
Fax: +61 2 9284 9666
Email: privacy@privacy.gov.au
Details of how you can access these services will also be given to you when you are advised of the outcome of our investigation.

Step 7 After we respond

Our Complaints Register will be updated showing the result. Wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.

Things you should know

If your complaint involves EFT transactions or privacy issues, the procedures may vary if the complaint is not immediately resolved. This is because more specific legislation or codes of practice may apply.

You are not obliged to pursue a dispute with us using our internal complaints and dispute resolution procedure. If you use the procedure, you may commence legal proceedings before, after or at the same time.

Our participation in the procedure is not a waiver of any rights we may have under the law, or under any contract between you and us, and this guide is not a contract between you and us.

Charge

There is no charge for this guide or for you using our internal or external complaints and dispute resolution procedure. However, our standard fees and charges may apply for making copies of documents or for retrieval of documents from archives, where requested by you.